

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ROSE MERLE SMITH

Debtor

) CASE NO.: 24-13781-AMC  
)  
)  
) CHAPTER 13

**STIPULATION RESOLVING OBJECTION OF CAPITAL ONE AUTO FINANCE, A  
DIVISION OF CAPITAL ONE, N.A. TO CONFIRMATION OF DEBTOR'S PROPOSED  
PLAN**

Capital One Auto Finance, a division of Capital One, N.A. (the "Creditor"), who is the current holder of a Retail Installment Sale Contract which is secured by a 2019 BMW X3 Utility 4D 30i AWD 2.0L I, VIN: 5UXTR9C52KLR08366 and Debtor, by and through their undersigned counsel, have agreed to the following with respect to the Objection to Confirmation of Debtor's Proposed Plan.

**IT IS THEREFORE STIPUALTED THAT:**

**Debtor is to amend plan:** Within 30 days of entry of this Order, the Debtor must file a proposed modification of the debtor's plan to provide for payment of Creditor's claim in the amount of \$20,780.00 at 10% interest for a total of \$26,490.82 though the Chapter 13 plan.

**IT IS THEREFORE STIPULATED** that Capital One Auto Finance, a division of Capital One, N.A. will be paid \$20,780.00 at 10% interest for a total of \$26,490.82, through the Chapter 13 plan: and

**IT IS FURTHER STIPULATED** that Capital One Auto Finance, a division of Capital One,

N.A. withdraws the Objection to Confirmation of Debtor's Proposed Plan.

The signature pages of this Stipulation may be executed in counterpart and all such signature pages, when attached, shall become part of the original Stipulation.

CONSENTED TO BY:

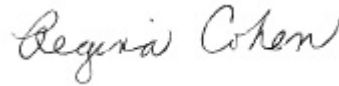
DATED: 05/13/2025

/s/ Michael A. Cibik

MICHAEL A. CIBIK  
Attorney for the Debtor

CONSENTED TO BY:

DATED: 5/13/2025



REGINA COHEN  
Attorney for Capital One Auto Finance, a  
division of Capital One, N.A.

CONSENTED TO BY:

DATED: 5/14/2025

/s/ Jack K. Miller, Esquire for

KENNETH E. WEST  
Chapter 13 Trustee

I have no objection to its terms, without prejudice to any of our rights and remedies